

Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

1. (Currently Amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:
enabling a user to enter~~ing~~ personalized transaction identification information about a transaction using an input device;
storing~~maintaining~~ the personalized transaction identification information in a data store maintained by a host;
accessing the personalized transaction identification information from the data store;
accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host; and
matching the personalized transaction identification information with the online banking transaction information.
2. (Currently Amended) The method of claim 1 wherein enabling the user to enter~~ing~~ the personalized transaction identification information comprises enabling the user to enter~~ing~~ the personalized transaction identification information contemporaneously with the transaction.
3. (Currently Amended) The method of claim 1 wherein enabling the user to enter~~ing~~ the personalized transaction identification information comprises enabling the user to enter~~ing~~ the personalized transaction identification information subsequent to the transaction.

4. (Original) The method of claim 1 wherein the input device comprises a keypad.
5. (Original) The method of claim 1 wherein the input device comprises a PDA.
6. (Currently Amended) The method of claim 1 further comprising transferring the personalized transaction identification information from the input device to the host using a transfer protocol.
7. (Original) The method of claim 6 wherein the transfer protocol comprises infrared (IR) beaming.
8. (Original) The method of claim 6 wherein the transfer protocol comprises a synchronizing method.
9. (Original) The method of claim 1 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount.
10. (Canceled)
11. (Currently Amended) The method of claim ~~14~~ wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data.
12. (Canceled)

13. (Currently Amended) The method of claim ~~110~~ further comprising ~~storing the personalized transaction identification information at~~ wherein the data store comprises a third party storage facility maintained by a third party and accessing the personalized transaction identification information comprises accessing the personalized transaction identification information from the third party storage facility through~~accessible by an ISP.~~

14. (Currently Amended) The method of claim ~~110~~ further comprising ~~storing the personalized transaction identification information at~~ wherein the host comprises an ISP.

15. (Currently Amended) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:

receiving personalized transaction identification information about a transaction from an input device;

~~storing~~maintaining the personalized transaction identification information in a data store maintained by a host;

accessing the personalized transaction identification information from the data store;

accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host; and

matching the personalized transaction identification information with the online banking transaction information.

16. (Currently Amended) The method of claim 15 further comprising transferring the personalized transaction identification information from ~~the~~an input device using a transfer protocol.

17. (Original) The method of claim 16 wherein the transfer protocol comprises infrared (IR) beaming.

18. (Original) The method of claim 16 wherein the transfer protocol comprises a synchronizing method.

19. (Original) The method of claim 15 wherein the personalized transaction identification information comprises at least one of a description of a purchase, a check number, and an amount.

20. (Canceled)

21. (Currently Amended) The method of claim ~~15~~²⁰ wherein matching the personalized transaction identification further comprises generating audit data, the audit data providing a differential value between personalized account balance data corresponding to the personalized transaction identification information and online banking account balance data.

22 (Canceled)

23. (Currently Amended) The method of claim 15 ~~further comprising storing the personalized transaction identification information at~~ wherein the data store comprises a third party storage facility maintained by a third party and accessing the personalized transaction identification information comprises accessing the personalized transaction identification information from the third party storage facility through~~accessible by~~ an ISP.

24. (Currently Amended) The method of claim 15 ~~further comprising storing the personalized transaction identification information at~~ wherein the host comprises an ISP.

25. (Currently) A method for storing and displaying supplemental descriptors for online banking transaction statements, the method comprising:

enabling a user to entering personalized transaction identification information using an input device;

transferring the personalized transaction identification information from the input device through an interface to a storage device maintained by a host;

maintaining the personalized transaction identification information on the storage device;

accessing the personalized transaction identification information through an interface responsive to user selections;

accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the host;

matching the personalized transaction identification information with the online banking transaction information; and

displaying the personalized transaction identification information and the online banking transaction information.

26. (Currently Amended) The method of claim 25 wherein the storage device comprises a third party storage device maintained by a third party and accessing the personalized transaction identification information comprises accessing the personalized transaction identification information from the third party storage facility accessible through an interface to an ISP.

27. (Canceled)

28. (Currently Amended) The method of claim 25 wherein the host~~storage device~~ comprises an ISP.

29. (Original) The method of claim 25 wherein the transfer protocol comprises a synchronizing method.

30. (Original) The method of claim 25 wherein accessing the personalized transaction identification information comprises using an interface responsive to user selection to review, edit, supplement, or revise the personalized transaction identification information.

31. (New) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:

- enabling a user to specify personalized transaction identification information about a transaction using an input device;

- storing the personalized transaction identification information in a data store local to the user;

- accessing the personalized transaction identification information from the local data store;

- accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the local data store; and

- matching the personalized transaction identification information with the online banking transaction information.

32. (New) A method for maintaining and matching personalized transaction identification information for supplementing descriptors for online banking transaction statements, the method comprising:

- receiving personalized transaction identification information about a transaction from a user input device;

- storing the personalized transaction identification information in a data store local to the user input device;

- accessing the personalized transaction information from the local data store;

- accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the local data store; and

matching the personalized transaction identification information with the online banking transaction information.

33. (New) A method for storing and displaying supplemental descriptors for online banking transaction statements, the method comprising:

enabling a user to specify personalized transaction identification information using an input device;

transferring the personalized transaction identification information from the input device through an interface to a storage device local to the user;

maintaining the personalized transaction identification information on the storage device;

accessing the personalized transaction identification information through an interface responsive to user selections;

accessing online banking transaction information from a bank data store maintained by a bank that is logically or physically distinct from the storage device;

matching the personalized transaction identification information with the online banking transaction information; and

displaying the personalized transaction identification information and the online banking transaction information.

34. (New) The method of claim 9 wherein matching the personalized transaction identification information comprises matching based on check number or purchase amount.

35. (New) The method of claim 13 wherein the third party comprises a party other than the user and the bank.

36. (New) The method of claim 19 wherein matching the personalized transaction identification information comprises matching based on check number or purchase amount.

37. (New) The method of claim 23 wherein the third party comprises a party other than the bank and a user that enters personalized transaction identification information using the input device.

38. (New) The method of claim 25 wherein the third party comprises a party other than the user and the bank.

39. (New) The method of claim 1 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the host.

40. (New) The method of claim 15 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the host.

41. (New) The method of claim 25 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the host.

42. (New) The method of claim 31 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the local data store.

43. (New) The method of claim 32 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the local data store.

44. (New) The method of claim 33 wherein accessing online banking transaction information comprises accessing online banking transaction information from a bank data store maintained by a bank that is physically distinct from the local data store.